

Fill in this information to identify the case:

Debtor 1 MICHAEL A. CERCIELLO
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: MIDDLE District of PA
Case Number 5:18-bk-04753-RNO (State)

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FREEDOM MORTGAGE CORPORATIONCourt claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: _____

5654

Date of payment change: 04/01/2020

***Please see below disclaimer.

Must be at least 21 days after date of this notice

New total payment:

Principal, interest, and escrow, if any \$1,207.74**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 3 %New interest rate: 4 %Current principal and interest payment: \$720.30New principal and interest payment: \$826.16**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Thomas Song, Esquire
Signature

Date March 20, 2020

Print: Thomas Song, Esq., Id. No.89834
First Name Middle Name Last Name

Title Attorney

Company Phelan Hallinan Diamond & Jones, LLP

Address 1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

Contact Phone 215-563-7000

Email Thomas.Song@phelanhallinan.com

****This notice of payment change is being filed in the interest of completeness in the court record. The effective date on this analysis was scheduled to be prior to the filing of this notice. In order to comply in good faith with FRBP 3002.1(b), Freedom Mortgage Corporation will adjust the effective date to 05/01/2020. Furthermore, the Debtor shall receive the benefit of the decrease and any differences in payments submitted shall be credited towards debtor's payoff. Upon the new effective date debtor or the estate shall be solely responsible for the entire new payment amount until further adjustment.**